

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division

In re:)
)
) Case No.
) Chapter
Debtor

NOTICE OF MOTION

_____ has filed papers with the court to _____.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not wish the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then on or before _____, you or your attorney must:

- ☐ Send to the parties listed below at least 14 days written notice of a hearing, which may be set on any regularly-scheduled motion day of the judge assigned to the case. If necessary, you may obtain a list of such dates by telephone from the clerk's office. The original and one copy of the notice must be filed with the clerk, accompanied by a motion day cover sheet, a copy of which may be obtained from the clerk. If you are not represented by an attorney, you may instead file with the clerk a written request for hearing. If you mail your request for hearing to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above. The address of the clerk's office is as follows:

Clerk of Court
United States Bankruptcy Court
200 S. Washington Street
Alexandria, Virginia 22314

You will be notified by the clerk of the hearing date and will be responsible for sending notice of hearing to the parties listed below.

- ☐ File with the court, at the address shown above, a written response with supporting memorandum as required by Local Bankruptcy Rule 9013-1(H). **Unless a written response and supporting memorandum are filed and served by the date specified, the Court may deem any opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice or hearing.** If you mail your response to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above. You must **also** mail a copy to the persons listed below.

- ☐ Attend the hearing scheduled to be held on _____ at _____ o'clock _____.m. in Courtroom _____, United States Bankruptcy Court, 200 South Washington Street, Alexandria, Virginia 22314. **If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.**
- ☐ A copy of any written response must be mailed to the following persons:
- ☐ _____

- ☐ _____

- ☐ United States Trustee, Region 4
115 South Union Street, Suite 210
Alexandria, VA 22314

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: _____

Signature, name, address and telephone number
of person giving notice:

Virginia State Bar No. _____
Counsel for _____

Certificate of Service

I hereby certify that I have this _____ day of _____, _____, mailed or hand-delivered a true copy of the foregoing Notice of Hearing to the parties listed on the attached service list.

SERVICE LIST

Regional Acceptance Corporation
4501 Atlantic Ave, Ste 122
Raleigh, NC 27604

CT Corporation System
4701 Cox Road, Suite 285
Glen Allen, VA 23060

DISTRICT OF _____

In Re: _____ : Case No. _____

Debtor (s) _____ : Chapter 7 (Judge _____)

Creditor (s) _____ : **MOTION FOR AUTHORITY TO REDEEM**
 Address _____ : **PERSONAL PROPERTY AND APPROVAL**
 _____ : **OF ASSOCIATED FINANCING AND**
 _____ : **ATTORNEY FEES UNDER 11 U.S.C. 722**

Now come (s) the Debtor (s) by and through counsel, and moves the court pursuant to 11 U.S.C. 722 and Bankruptcy Rule 6008 for a Redemption Order on the following grounds:

1. The item to be redeemed is tangible personal property intended primarily for personal, family or household use is more particularly described as follows:
 Year _____ Make _____ Model _____
 VIN # _____
2. The interest of the Debtor (s) in such property is exempt or has been abandoned by the estate and the debt (which is secured by said property to the extent of the allowed secured claim of the Creditor) is a dischargeable consumer debt.
3. The allowed secured claim of said Creditor for purposes of redemption, the "redemption value", should be determined to be not more than \$ _____ as evidenced by the attached written appraisal.
4. Arrangements have been made by the Debtor (s) to pay to the said Creditor up to the aforesaid amount in a lump sum should this motion be granted.
5. The payment for this proposed redemption is to be financed through Prizm Financial Co. LLC, with all of the particulars of that financing (interest rate, finance charge, amount financed, total of payments, amount of payments, etc.) set forth in full detail in the attachment(s) hereto. As demonstrated there, the monthly amount, term of the payments and the overall amount of the repayment will be decreased significantly through the proposed redemption. Moreover, the Debtor has agreed to borrow and disperse additional funds in the amount of \$ _____, from their loan with Prizm Financial Co. LLC, for representation of the debtor(s) in securing for the benefit of the debtor(s) an order granting the debtor(s) the right to redeem under 11 U.S.C. 722 a certain motor vehicle, such compensation being in addition to that previously disclosed and being for services rendered beyond the scope of the legal services to have been rendered for such compensation heretofore disclosed.

WHEREFORE, the Debtor (s) request (s) the Court to order the said Creditor to accept from the Debtor (s) the lump sum payment of the redemption value and release their lien of record. In the event the said Creditor objects to this motion, the Debtor (s) requests the Court to determine the value of the property as of the time of the hearing on such objection.

 Attorney for Debtor (s)

NOTICE

Notice is hereby given that unless an objection is made to this motion within 21 days following the date of service below, an order sustaining the motion may be granted by the Court.

CERTIFICATE OF SERVICE

I hereby certify that the foregoing has been served upon: the Creditor's above noted, the U.S. Trustee, and the Chapter 7 Trustee by mailing a copy hereof by first class U.S. Mail on this _____ day of _____, 20____.

 Attorney for Debtor (s)

U.S. BANKRUPTCY COURT
DISTRICT OF _____

In Re: _____ : Case No. _____

Debtor (s) _____ : Chapter 7 (Judge _____)

:

**ORDER GRANTING REDEMPTION AND
APPROVAL OF ASSOCIATED
FINANCING AND ATTORNEY FEES.**

:

Upon the motion of the Debtor (s) and there having been no responsive filing or objection within the time required, the Court finds as follows:

1. The tangible personal property described below is intended primarily for personal, family or household use of the debtor (s):

Year _____ Make _____ Model _____

VIN # _____

2. The debt owing the Creditor is a dischargeable consumer debt and the Debtor (s) interest in such property is exempt or has been abandoned by the estate.
3. The value of the secured claim of the Creditor for redemption purposes, the "redemption amount" is \$_____.

IT HEREBY ORDERED,

1. That the Debtor (s) may redeem the subject property by paying to the Creditor on or before the thirtieth (30th) day following entry of this Order the redemption amount.
2. Reasonable attorney fees and financing are approved under the terms and conditions set forth herein.
3. Upon timely receipt of such payment, the Creditor is ordered to cancel its lien of record and surrender the certificate of title in accord with the Debtor instruction.
4. In the event of the failure of the Creditor to so cancel its lien within three (3) days after payment of the aforesaid lump sum pursuant to the entry of this Order, then this Order shall serve as an authorization for the said lien to be canceled, and it is Ordered that the applicable County Clerk's Office shall cancel same of record.
5. In the event of the failure of the Debtor (s) to pay the redemption amount within such time frame, the automatic stay shall immediately terminate.

SO ORDERED this _____ day of _____, 20____.

Bankruptcy Judge

Copies to:
Creditor
U.S. Trustee
Chapter 7 Trustee

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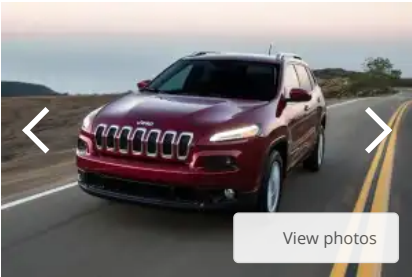
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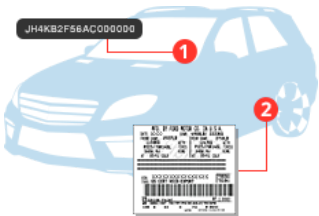
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	Trade-In	Private Party	Dealer Retail
National Base Price	\$16,164	\$17,845	\$19,113
Optional Equipment	\$0	\$0	\$0
Color Adjustment - Diamond Black Crystal Pearl Coat	-\$6	-\$6	-\$7
Regional Adjustment - for Zip Code 22301	\$86	\$95	\$101
Mileage Adjustment - 16,021 miles	-\$404	-\$404	-\$404
Condition Adjustment - Average	-\$1,426	-\$1,544	-\$1,606
Total	\$14,414	\$15,986	\$17,197

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